

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
7/15/22 11:15 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE: )  
MICHAEL J. MEHALICH ) Case No. 20-22651 GLT  
LINDSEY A. MEHALICH )  
Debtor(s). ) Chapter 13  
X Related to Dkt. No. 20, 58

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated : **10-9-20**
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from **\$2663** to **\$2906** per month, effective **7/22**; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

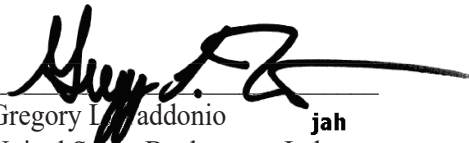
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:  
**Trustee's Certificate of Default (at Doc 58) is treated as resolved by this Order.**

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 15th day of July, 2022

  
\_\_\_\_\_  
Gregory L. Addonio jah  
United States Bankruptcy Judge

Stipulated by:

/s/ Matthew M. Herron  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Michael J. Mehalich  
Lindsey A. Mehalich  
Debtors

Case No. 20-22651-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 15, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Mehalich, Lindsey A. Mehalich, 221 Long Ridge Drive, Coraopolis, PA 15108-4046
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15287719	Amato and Keating, P.C., 4232 Northern Pike, Suite 102, Monroeville, PA 15146-2719
15297604	+ American Express Legal, Jordan W. Felzer, 261 Old York Road, Suite 832, Jenkintown, PA 19046-3713
15300719	+ Comdata Inc, 5301 Maryland Way, Ste 100, Brentwood TN 37027-5028
15297612	HSBC Bank, P.O. Box 9, Buffalo, NY 14203
15308031	+ HSBC Bank USA, N. A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 15 2022 23:34:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15302647	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jul 15 2022 23:31:00	Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
15295322	Email/Text: ally@ebn.phinsolutions.com	Jul 15 2022 23:31:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15297601	+ Email/Text: ally@ebn.phinsolutions.com	Jul 15 2022 23:31:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15297603	+ Email/PDF: bncnotices@becket-lee.com	Jul 15 2022 23:34:44	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15292566	Email/PDF: bncnotices@becket-lee.com	Jul 15 2022 23:34:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15297605	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 15 2022 23:31:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15299288	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 15 2022 23:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15292033	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 15 2022 23:31:00	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15306948	+ Email/PDF: rmscedi@recoverycorp.com	Jul 15 2022 23:34:17	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15291058	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 15 2022 23:31:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15297607	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 15 2022 23:45:08	Citicards CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
15297608	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 15 2022 23:31:00	Citizens Bank, 1000 LaFayette Gill, Bridgeport, CT 06604-4725

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15297609	+ Email/PDF: pa_dc_ed@navient.com	Jul 15 2022 23:34:44	Dept. of Ed/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15311356	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 15 2022 23:31:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15297611	Email/Text: bk@freedomfinancialnetwork.com	Jul 15 2022 23:31:00	Freedom Plus, 1875 S. Grant Street, Suite 400, San Mateo, CA 94402
15297610	+ Email/Text: bncnotifications@phea.org	Jul 15 2022 23:31:00	Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
15311960	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2022 23:34:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15312446	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 15 2022 23:34:12	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15294094	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 15 2022 23:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15297613	Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 15 2022 23:34:12	Midland Mortgage, a Division of Midfirst Bank, P.O. Box 268959, Oklahoma City, OK 73126-8959
15297614	+ Email/PDF: pa_dc_claims@navient.com	Jul 15 2022 23:34:44	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15297615	Email/Text: Bankruptcy.Notices@pnc.com	Jul 15 2022 23:31:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15222
15301608	Email/Text: Bankruptcy.Notices@pnc.com	Jul 15 2022 23:31:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15312888	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 15 2022 23:34:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15297617	+ Email/PDF: gecsed@recoverycorp.com	Jul 15 2022 23:34:58	SYNCB/Old Navy, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15299553	Email/Text: bankruptcy@bbandt.com	Jul 15 2022 23:31:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
15297616	+ Email/Text: bankruptcy@bbandt.com	Jul 15 2022 23:31:00	Sheffield Financial Corp., PO Box 1704, Clemmons, NC 27012-1704
15288122	+ Email/PDF: gecsed@recoverycorp.com	Jul 15 2022 23:34:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15297618	+ Email/PDF: tbiedi@PRAGroup.com	Jul 15 2022 23:34:59	The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		MidFirst Bank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15297602	*	Amato and Keating, P.C., 4232 Northern Pike, Suite 102, Monroeville, PA 15146-2719
15298915	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15297606	*+	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Ally Bank mthomas@tuckerlaw.com maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Matthew M. Herron	on behalf of Joint Debtor Lindsey A. Mehalich mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Debtor Michael J. Mehalich mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8